



DELAWARE & MARYLAND RURAL DEVELOPMENT

A Season of Hope!



Committed to the future of rural communities.

FY 2004

Season of Hope!

Delaware
& Maryland **USDA**
RURAL DEVELOPMENT...
*Committed to the future
of rural communities.*



George W. Bush,
*President of
the United
States*

"Because we have done the hard work, we are entering a season of hope.....And when we come together and work together, there is no limit to the greatness of America." Excerpt from the President's Acceptance Speech.

*We work for those who
call Rural America home.*

USDA Rural Development is committed to the future of rural communities....what we do is important to small town living, to rural lifestyles and to the local economy. We deliver solutions focused on our customers' needs with the help of public and private organizations. For the long term, our programs are designed to increase economic opportunity and improve the quality of life in rural America – and for us that's rural Delaware and rural Maryland.

All across our land, today's rural America is in motion, and our programs are keeping pace with the challenges facing our rural landscape. In living our commitment to the future of rural communities, we assisted homeowners in hurricane recovery efforts on the Eastern Shore - to recreational activities in Western Maryland - to creating a stronger more sustainable future for our farmers - to supporting the work of our first responders....policemen, firemen and rescue workers.

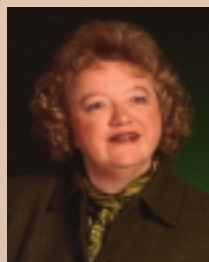


Gilbert Gonzalez,
*Acting Under
Secretary for
USDA Rural
Development*

"While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides."

I am honored to lead an organization and a team of professionals who do so much for our rural towns and neighbors. It is with the wonderful support of our partners – state, local and non-profit agencies that our programs are successful. Thank you to the Rural Development team of employees for all their hard work, and thank you to the Delaware and Maryland Congressional delegations for their wonderful support in making it possible for us to return federal taxpayer monies to our rural families and communities.

At Rural Development, it is our privilege to work to provide an affordable, safe place to live, a good place to work, and a community of services in rural America for our children and our children's children.



A handwritten signature in blue ink that reads "Marlene B. Elliott".

Marlene B. Elliott
*State Director
for Delaware and Maryland*

A Season of Hope!



Single Family Housing

Programs provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.



Multi-Family Housing

Programs offer rural rental housing loans to provide affordable multi-family rental housing for low and moderate-income families; the elderly, farmworkers, and persons with disabilities. Rural rental housing guaranteed loans are available for construction, acquisition, or rehabilitation of rural multi-family housing. In addition, subsidy rental assistance is available to eligible families.



Community Programs

provide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, wastewater systems, solid waste, and storm drainage facilities. Community Facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, education, transportation and historic preservation.



Business Programs

help create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or non-profit entities and municipalities. In addition, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives.



Programs are delivered in a way that will help increase economic opportunity and improve the quality of life of rural residents.



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USDA

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Fiscal Year 2004 Investments

Investments in Delaware

Housing\$26,376,659
Community Facilities\$3,269,000
Utilities\$9,244,080
Business\$10,449,792

Total\$49,339,531

Investments in Maryland

Housing\$90,396,927
Community Facilities\$13,548,000
Utilities\$12,998,100
Business\$19,779,800

Total\$136,722,827

How the dollars add up in rural Delaware & rural Maryland...

783 the number of families or individuals assisted to become homeowners.

21 the percentage of new minority homeowners.

154 the number of homes repaired to remove health and safety hazards and to make homes accessible for people with disabilities.

6 the number of projects funded to support education.

1,200 + the number of jobs created or saved.

10,849 the number of homes and businesses touched by improved central water and wastewater systems.

3 the number of agri-businesses supported with value-added agriculture or renewable energy grants.

350 the approximate number of people residing on Smith Island benefiting from a new solid waste incinerator.

4 the number of Towns with improved emergency services.

225 the number of Multi-Family Housing complexes that provide over 6,900 rental apartment units.

62 the number of USDA Rural Development employees delivering services to rural Delaware and Maryland.



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For more information on this report, contact:

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The Fiscal Year of the United States Department of Agriculture runs from October 1 to September 30.

For more information on the programs available through USDA Rural Development, please visit our webpage at: www.rurdev.usda.gov

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